

Abstract of the Disclosure

Systems and processes for interactive wagering are provided. A cellular telephone or handheld computing device may be used to access an interactive wagering service. Television equipment and computer equipment may be used to access the service. A user may view information on wagers such as current odds and other racing data for horses or other runners on the cellular telephone or other device. The user may create a corresponding off-track wager with the cellular telephone or other device that may be sent to a transaction processing and subscription management system. The transaction processing and subscription management system may handle the wager transaction and adjust the user's account balance.